Application Number 09/960,261 First Named Inventor Mark Myatt

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Title Real-Time Reservation of Charges for Pre-Paid Services

Art Unit 3624

Examiner David M. Kohut

Docket No. 24920/09012

Customer No. 27530

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action of October 5, 2006, please consider the following amendments and remarks:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 7 of this paper.

Amendments to the Drawings begin on page 14 of this paper and include both replacement sheets and annotated sheets showing changes (located in the Appendix).

Remarks/Arguments begin on page 15 of this paper.

An **Appendix** including amended drawing figures is attached following page 22 of this paper.